

IN THE CLAIMS

Please amend the claims as follows. Added text is underlined and deleted text is either struck through or shown in double enclosing brackets. Applicants aver that no new matter has been added.

1. (Currently Amended) A machine-implemented method comprising:
receiving, from a device of a first user over a wide-area network, an indication of a preference of ~~an investment or~~ a weighted apportionment of assets for a set of investments ~~from a device of a first user~~, the first user being a member of a first population of users, which are members of a virtual community identified as investment analysts;
aggregating the preference into a database of previously received preferences from the first population, the aggregation being an updated set of preferences; ~~and~~
adjusting the updated set of preferences according to a population-weighted scale; and
deriving, ~~in response according to~~ the updated-adjusted set of preferences, [[a]]an investment position [[of]] in a financial product for a second user, the second user is a member of a second population of users identified as investors, and the financial product is a mutual fund.
2. (Canceled)
3. (Previously Presented) The method of claim 1 further comprising:
associating with each preference in the set of preferences, a ranking of each submitting user; and
screening the set of preferences based on the ranking.
4. (Previously Presented) The method of claim 1 wherein deriving comprises:
identifying within the set of preferences a first subset of preferences having a capitalization and a trading volume consistent with a set of investing objectives of the mutual fund.

5. (Previously Presented) The method of claim 4 further comprising:
screening the first subset of preferences based on a ranking of the first user to create a second subset of preferences.
6. (Currently Amended) The method of claim 1 wherein each previously received preference represents a stock in a model portfolio [[of]]for each member of the first population of users~~user~~, the method further comprising:
ranking the model portfolio relative to a population of model portfolios; and
providing rewards_s based on a reward structure_s to [[the]]each submitting member of the first population of users of high performing model portfolios.
7. (Currently Amended) The method of [[Claim]]claim 1 further comprising:
receiving from an investor currency units to be invested in the mutual fund;
adding an identified investment to the mutual fund, the investment identified based on screening the set of preferences for an investment complying with a set of investing objectives of the mutual fund; and
establishing a new position the mutual fund based on the identified investment.
8. (Currently Amended) The method of [[Claim]]claim 1 further comprising:
receiving a request over the wide-area network for information about the mutual fund;
and
serving a page reflecting current holdings of the mutual fund over the wide-area network.
- 9-21. (Canceled)

22. (Currently Amended) A machine-implemented method comprising:
receiving, ~~from a device of a first user~~ over a wide-area network, an indication of a preference of ~~an investment or~~ a weighted apportionment of assets for a set of investments ~~from a device of a first user~~, the first user being a member of a first population of users, which are members of a virtual community identified as investment analysts;
aggregating the preference into a database of previously received preferences from the first population, the aggregation being an updated set of preferences; ~~and~~
adjusting the updated set of preferences according to a population-weighted-scale; and
deriving, ~~in response according to the updated-adjusted~~ set of preferences, [[a]]an investment position [[of]]in a financial information product for a second user, the second user is a member of a second population of users identified as investors, and the financial information product is a newsletter.
23. (Previously Presented) The method of claim 22 further comprising:
screening the set of preferences to generate a recommended list of investments.
24. (Previously Presented) The method of claim 23 wherein the screening is based on at least one of:
ranking for the first user, class of securities in the recommended list of investments, capitalization, average trading volume, price to earnings ratio, return on investment, gross margin, and revenue growth rate over a selected time period; and
generating an analyst report for the first user that satisfies the investing objectives of the newsletter.
25. (Previously Presented) The method of claim 24 further comprising:
distributing the newsletter electronically; and
updating the analyst report and recommended list of investments with a frequency greater than weekly.

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26. (Currently Amended) The method of claim 1, wherein the first user selects the preference of ~~an investment or~~ a weighted apportionment of assets for ~~[[a]]~~the set of investments.
27. (Currently Amended) The method of claim 22, wherein the first user selects the preference of ~~an investment or~~ a weighted apportionment of assets for ~~[[a]]~~the set of investments.
28. (New) The method of claim 1, wherein the investment position is a financial liability balanced across the weighted apportionment of assets according to the population-weighted-scale.
29. (New) The method of claim 22, wherein the investment position is a financial liability balanced across the weighted apportionment of assets according to the population-weighted-scale.